

**LOCAL BANKRUPTCY FORM NO. 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE)	
)	Case No. 17-21573
Paul M. Ruda,)	Chapter 13
<i>Debtor</i>)	Docket No.
)	
Paul M. Ruda,)	
<i>Movant</i>)	
)	
Vs.)	
)	
<i>No Respondents</i>)	

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

Specify reason for amendment. The Debtor is amending Schedule J to show the updated vehicle payment for the non-filing spouse.

- ☐ Voluntary Petition.
- ☐ Official Form 6 Schedules (Itemization of Changes Must be Specified)
- ☐ Summary of Schedules
- ☐ Schedule A – Real Property
- ☐ Schedule B - Personal Property
- ☐ Schedule C – Property Claimed as Exempt
- ☐ Schedule D – Creditors holding Secured Claims }
 - Check one:
 - ☐ Creditor(s) added
 - ☐ NO creditor(s) added
 - ☐ Creditor(s) deleted
- ☐ Schedule E – Creditors Holding Unsecured Priority Claims
 - Check one:
 - ☐ Creditor(s) added
 - ☐ NO creditor(s) added
 - ☐ Creditor(s) deleted
- ☐ Schedule F – Creditors Holding Unsecured Nonpriority Claims
 - Check one:
 - ☐ Creditor(s) added
 - ☐ NO creditor(s) added
 - ☐ Creditor(s) deleted
- ☐ Schedule G – Executory Contracts and Unexpired Leases

Check one:

- ☐ Creditor(s) added
☐ NO creditor(s) added
☐ Creditor(s) deleted

- ☐ Schedule H – Codebtors
☐ Schedule I - Current Income of Individual Debtor(s)
☒ Schedule J- Current Expenditures of Individual Debtor(s)
☐ Statement of Financial Affairs
☐ Chapter 7 Individual Debtor's Statement of Intention
☐ Chapter 11 List of Equity Security Holders
☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
☐ Disclosure of Compensation of Attorney for Debtor
☐ Other:

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case and to entities affected by the amendment as follows:

Ronda J. Winnecour, Trustee
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Date: August 27, 2018

/s/ Julie Frazee Steidl
Julie Frazee Steidl, Esquire
Attorney for the Debtor

STEIDL & STEINBERG
Suite 2830 – Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
PA I.D. No. 35937
Julie.Steidl@steidl-steinberg.com

Fill in this information to identify your case:

Debtor 1 Paul M. Ruda

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 17-21573
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Son

22 years

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 200.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Paul M. Ruda**

Case number (if known) **17-21573**

6. Utilities:

6a. Electricity, heat, natural gas	6a. \$	355.00
6b. Water, sewer, garbage collection	6b. \$	173.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	495.00
6d. Other. Specify: _____	6d. \$	0.00

7. Food and housekeeping supplies

7. \$ **800.00**

8. Childcare and children's education costs

8. \$ **0.00**

9. Clothing, laundry, and dry cleaning

9. \$ **150.00**

10. Personal care products and services

10. \$ **0.00**

11. Medical and dental expenses

11. \$ **160.00**

12. Transportation. Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ **240.00**

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ **50.00**

14. Charitable contributions and religious donations

14. \$ **0.00**

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ **0.00**

15b. Health insurance 15b. \$ **0.00**

15c. Vehicle insurance 15c. \$ **208.00**

15d. Other insurance. Specify: **Disability Insurance** 15d. \$ **155.00**

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____

16. \$ **0.00**

17. Installment or lease payments:

17a. Car payments for Vehicle 1 17a. \$ **0.00**

17b. Car payments for Vehicle 2 17b. \$ **0.00**

17c. Other. Specify: _____ 17c. \$ **0.00**

17d. Other. Specify: _____ 17d. \$ **0.00**

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

18. \$ **0.00**

19. Other payments you make to support others who do not live with you.

\$ **0.00**

Specify: _____

19.

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property 20a. \$ **0.00**

20b. Real estate taxes 20b. \$ **0.00**

20c. Property, homeowner's, or renter's insurance 20c. \$ **0.00**

20d. Maintenance, repair, and upkeep expenses 20d. \$ **0.00**

20e. Homeowner's association or condominium dues 20e. \$ **0.00**

21. Other: Specify: **Work Lunches**

21. +\$ **100.00**

Pet Care

+\$ **118.00**

Non-filing Spouse's Vehicle Payment

+\$ **256.95**

22. Calculate your monthly expenses

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$ **3,460.95**

\$

\$ **3,460.95**

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ **5,174.34**

23b. Copy your monthly expenses from line 22c above.

23b. -\$ **3,460.95**

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ **1,713.39**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: _____